

Types of Health Care Providers...

In addition to the traditional physician's office, our communities offer several other health care alternatives for members to choose from when a sudden illness or injury occurs. Members are encouraged to learn about each of these types of providers, the services each provides, and what the members' copays/deductibles are for each type of service before a sudden illness or injury occurs. ***All facilities are not open 24 hours a day/ 7 days a week, all do not accept all health care plans, and the member's financial responsibility may vary depending on the facility and the member's health care plan.***

It is the intent of this information to provide members with an understanding of available services, however, ***it is still incumbent upon the member to verify coverage with his/her health care plan provider as coverage varies depending on the sudden illness or injury and the type of facility being considered.***

Emergency Rooms, in some cases, are linked physically to a hospital but all are not. Treatment should be sought at an emergency room if life-threatening symptoms are present, such as chest pains, symptoms of stroke, severe headaches, excessive bleeding or vomiting. These facilities are open 24 hours a day/ 7 days a week.

A freestanding Emergency Room is not physically attached to a hospital and does not treat trauma patients, however, it may use the word "emergency" in its name. These facilities may be open 24 hours a day/ 7 days a week to serve some, but not necessarily all, emergency situations.

Medical Aid Unit (MAU) is also sometimes referred to as an **Urgent Care** facility. MAUs treat injuries or illnesses that are not life-threatening but require care within a few hours or the same day. Appointments are usually not required and the wait time may not be as long as in an Emergency Room. MAUs treat common ailments and injuries including: lacerations requiring stitches; cuts and minor burns; broken bones and joint sprains; headaches; muscle, joint, and back pain; asthma attacks; allergies; fevers, flu, coughs and colds; routine infections, such as eye, ear, throat, sinus and bladder; stomach aches; sexually transmitted infections; emergency contraceptive care; mild or moderate vaginal bleeding; skin irritation or skin infection; pediatric medical problems including eye and ear infections.

Walk-In Clinics are available in some department stores, retail pharmacy stores, or shopping centers. Although each Walk-in-Clinic varies, some are staffed by physicians while others are staffed by a licensed nurse practitioner who is specially trained for this type of work, has the authority to write a prescription, and may be affiliated with a physician or hospital. These facilities are designed to be convenient to the patient and each chooses its own hours of operation. Most are designed to treat conditions such as upper respiratory and sinus infections; bladder infections; strep throat, minor burns; muscle sprains; and skin conditions such as warts or eczema. Some Walk-in-Clinics provide other services such as flu or tetanus vaccinations, routine physicals for school or work, and pregnancy tests.

Members are strongly encouraged to understand the services each facility provides, their level of financial responsibility to receive care, and the requirements of their specific health care plan.

Members may review a list of MAUs in their community and their health care plan at

<http://ben.omb.delaware.gov/medical/index.shtml> Aetna members may contact Customer Service at 1-877-542-3862 and Blue Cross Blue Shield of Delaware members may contact Customer Services at 1-800-633-2563 or 302-429-0260. The Statewide Benefits Office may be reached at 739-8331 or 1-800-489-8933.